

HERITAGE OAKS BANCORP

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 2253529	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$940	\$979	4.1%		
Loans	\$738	\$688	-6.8%		
Construction & development	\$118	\$75	-36.6%		
Closed-end 1-4 family residential	\$35	\$33	-6.2%		
Home equity	\$30	\$31	3.4%		
Credit card	\$1	\$1	6.0%		
Other consumer	\$6	\$6	-2.7%		
Commercial & Industrial	\$157	\$146	-7.3%		
Commercial real estate	\$338	\$349	3.1%		
Unused commitments	\$152	\$149	-1.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$98	\$170	73.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$54	135.9%		
Cash & balances due	\$36	\$21	-43.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$52			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$53			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$849	\$853	0.5%		
Deposits	\$776	\$799	3.0%		
Total other borrowings	\$65	\$45	-30.8%		
FHLB advances	\$65	\$45	-30.8%		
Equity					
Equity capital at quarter end	\$92	\$126	37.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$53	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	10.5%	--		
Tier 1 risk based capital ratio	9.0%	13.5%	--		
Total risk based capital ratio	10.2%	14.7%	--		
Return on equity ¹	-14.1%	2.0%	--		
Return on assets ¹	-1.4%	0.3%	--		
Net interest margin ¹	5.1%	4.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	37.5%	76.0%	--		
Loss provision to net charge-offs (qtr)	86.4%	236.8%	--		
Net charge-offs to average loans and leases ¹	6.1%	1.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.9%	8.6%	5.1%	0.8%	--
Closed-end 1-4 family residential	3.3%	2.3%	0.8%	0.5%	--
Home equity	1.1%	3.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	1.6%	0.2%	3.6%	--
Commercial & Industrial	5.5%	2.7%	2.5%	0.6%	--
Commercial real estate	3.3%	5.1%	0.1%	0.4%	--
Total loans	5.2%	4.8%	1.5%	0.5%	--